

June 6, 1994

Janet Scagnelli, Esq.
General Counsel
Environmental Department
Conrail
2001 Market Street, Suite 16-A
Philadelphia, PA 19101-1416

BY FACSIMILE AND OVERNIGHT MAIL

Re: Access to property identified as Block 11, Lots 1 and 1.02 on
the Tax Map for the City of Perth Amboy, New Jersey

Dear Ms. Scagnelli:

The United States Environmental Protection Agency (EPA) will be performing a removal action pursuant to the Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. 9601 et. seq. (CERCLA), on a parcel of beach front property located in Perth Amboy, New Jersey, that is adjacent to the property owned by Conrail described above. In order to perform the removal action on the beach front property EPA will need to cross a portion of Conrail's property described above.

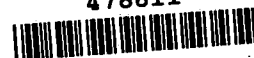
EPA is hopeful that Conrail will work with the agency and will grant it the access required by executing the enclosed "Consent For Access" agreement. EPA plans to initiate the removal action as soon as possible. Please return the signed Access Agreement to me by Thursday, June 13, 1996, by facsimile to fax number 212-637-3096, and mail the original to me at the address above, specifying 17th Floor.

If you have any questions about the removal action feel free to contact me at 212-637-3132. I will be happy to discuss EPA's activities with you, or if need be, put you in touch with EPA's On-Scene Coordinator who will be performing the removal action. Thank you for your kind assistance.

Sincerely,

Debra Benjamin
Assistant Regional Counsel
New Jersey Superfund Branch

478811



CONSENT FOR ACCESS TO PROPERTY

Name: American Premier Underwriters, on behalf of its wholly owned subsidiary, United Railroad Corporation

Re: Access to property identified as beach front property on the Tax Map for the City of Perth Amboy, New Jersey (the map). The southern most boundary of the property is indicated by a dotted line to the south of Block 10, Lot 1 on the map. The northern most boundary of the property is indicated by a heavy black line which is the existing bulkhead as indicated on the map.

I, the undersigned, am authorized to represent the United Railroad Corporation and under such authorization I consent to officers, employees, and authorized representatives of the United States Environmental Protection Agency (EPA) entering and having continued access to the above described property for the following activities:

a) Excavation, staging and removal of badly deteriorated compressed gas cylinders, drum carcasses, and various unidentifiable articles;

b) the taking of soil samples as may be determined to be necessary;

c) disposal of contaminated soil;

d) the taking of other actions related to the investigation of surface or subsurface contamination.

I realize that these actions by EPA are undertaken pursuant to its response and enforcement responsibilities under the Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. § 9601 et seq., as amended.

This written permission is given by me voluntarily with knowledge of my right to refuse and without threats or promises of any kind.

Date

Signature

Name (Printed)